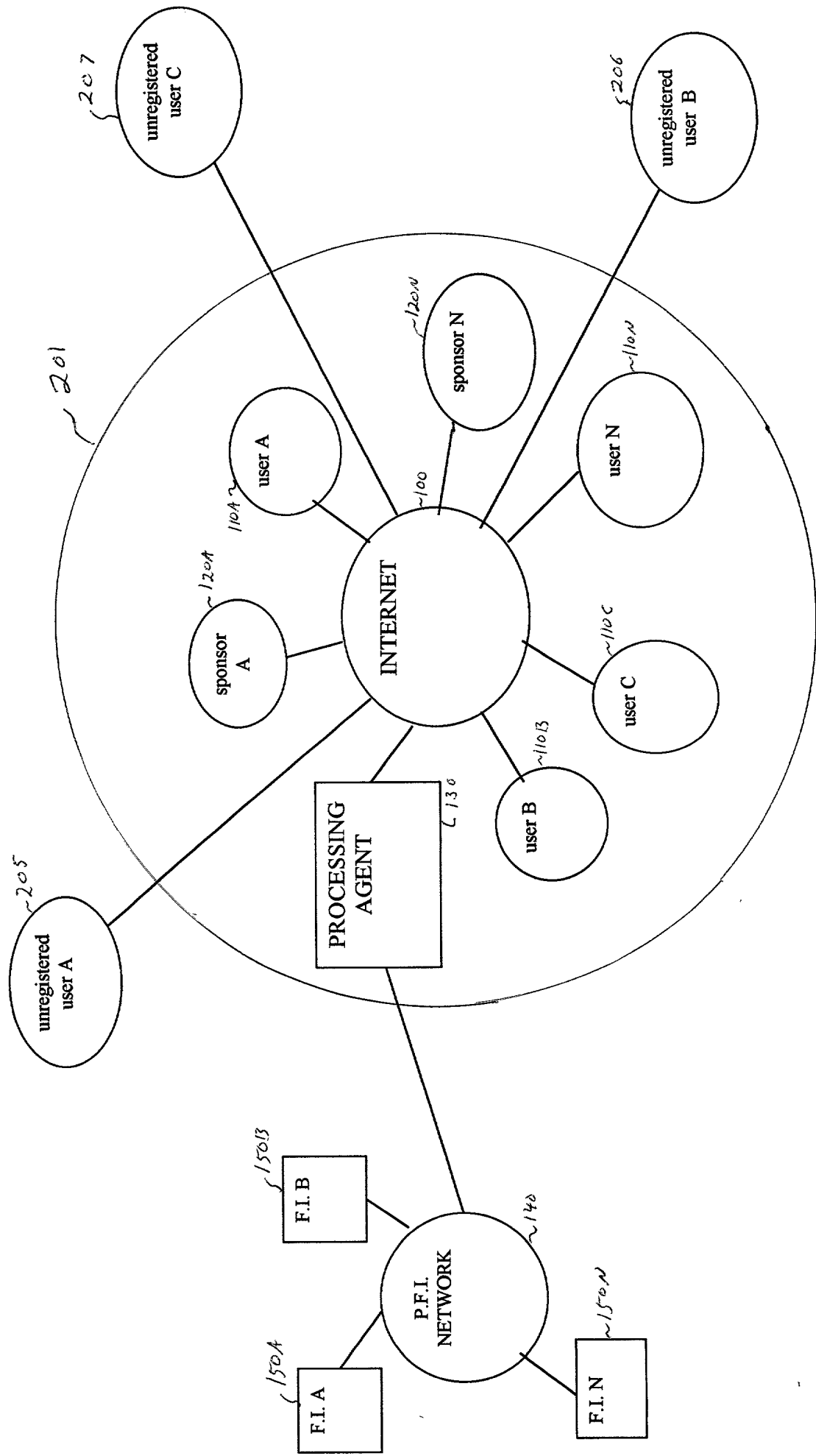


FIGURE 1



**FIGURE 2A**



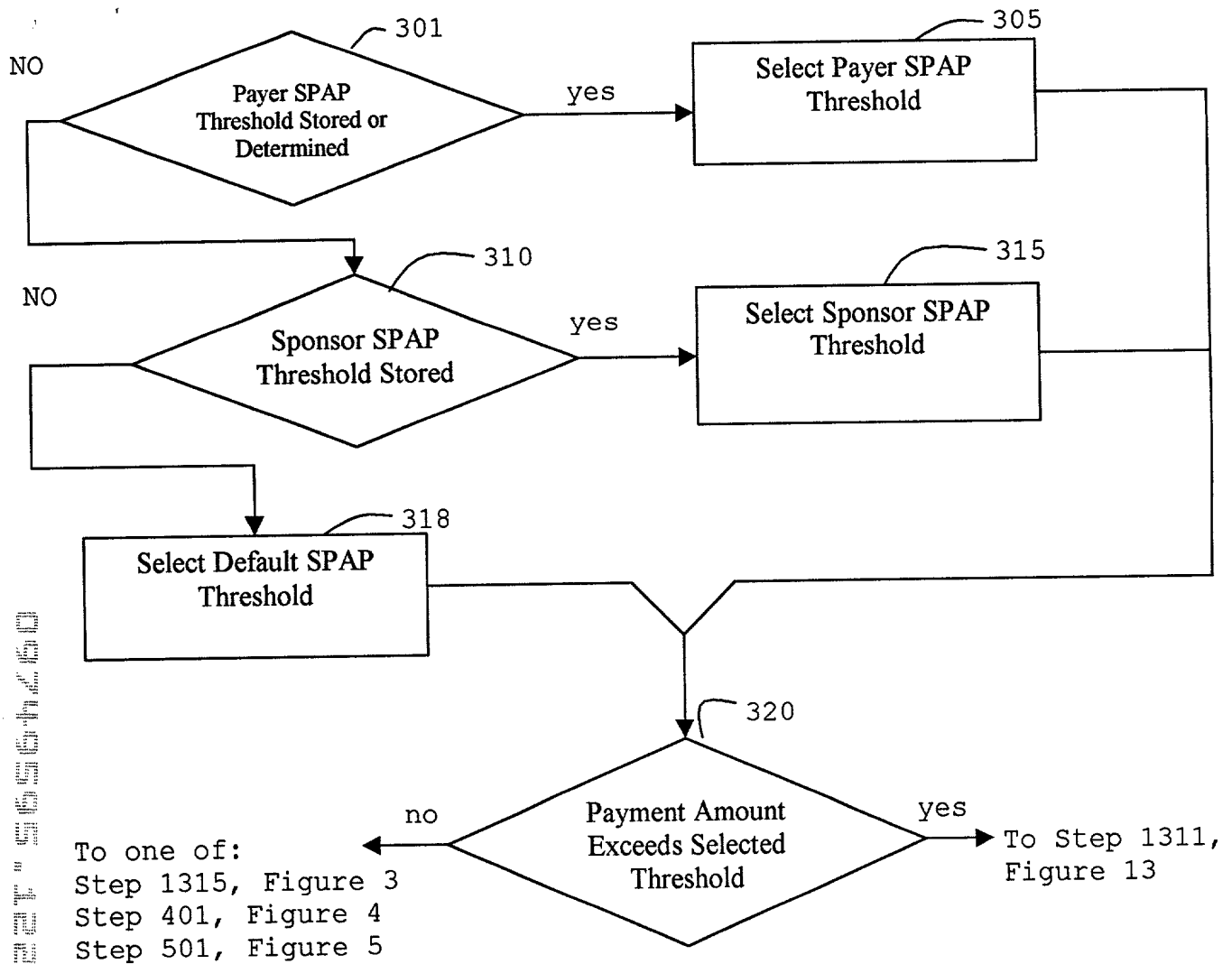


Figure 3

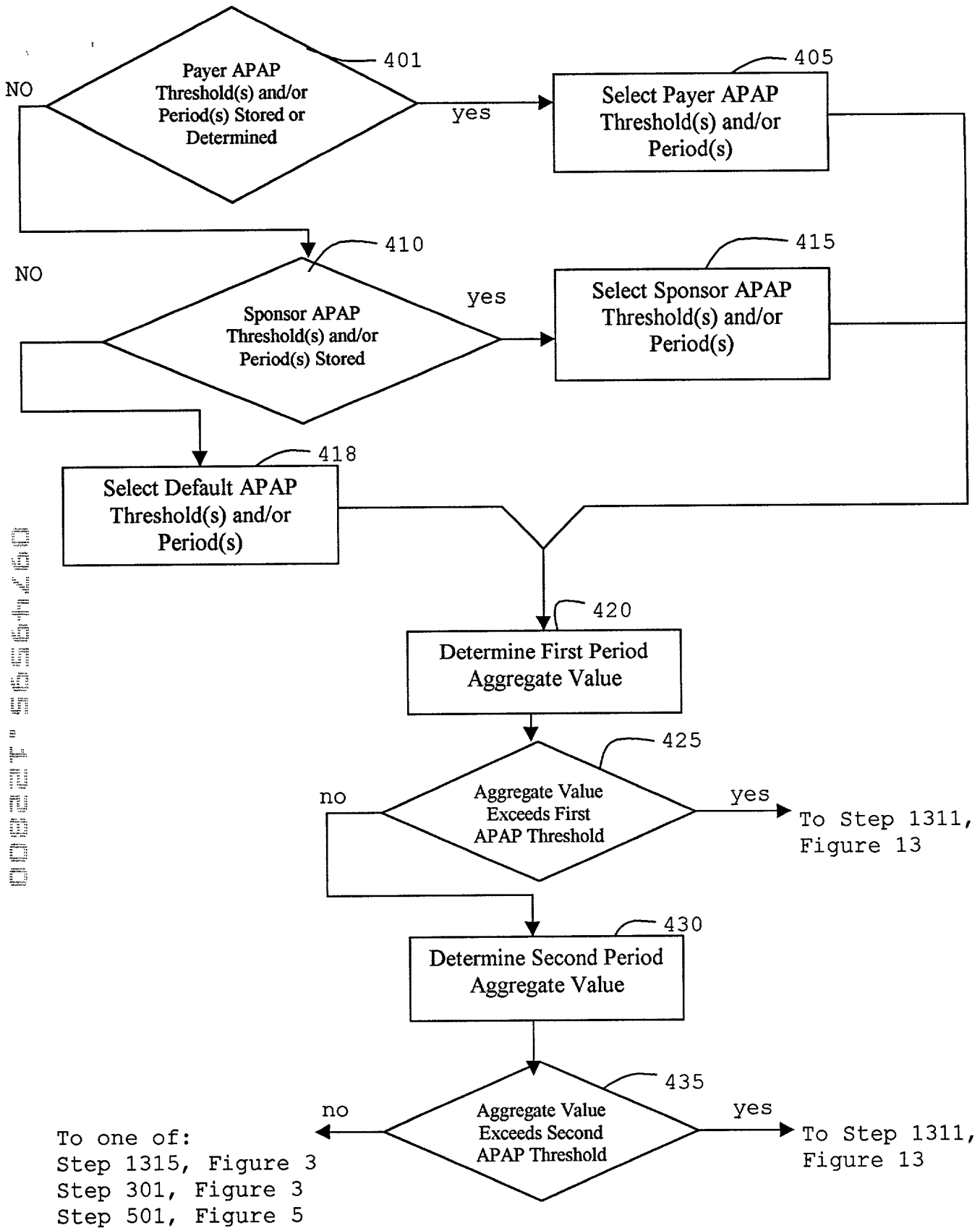


Figure 4

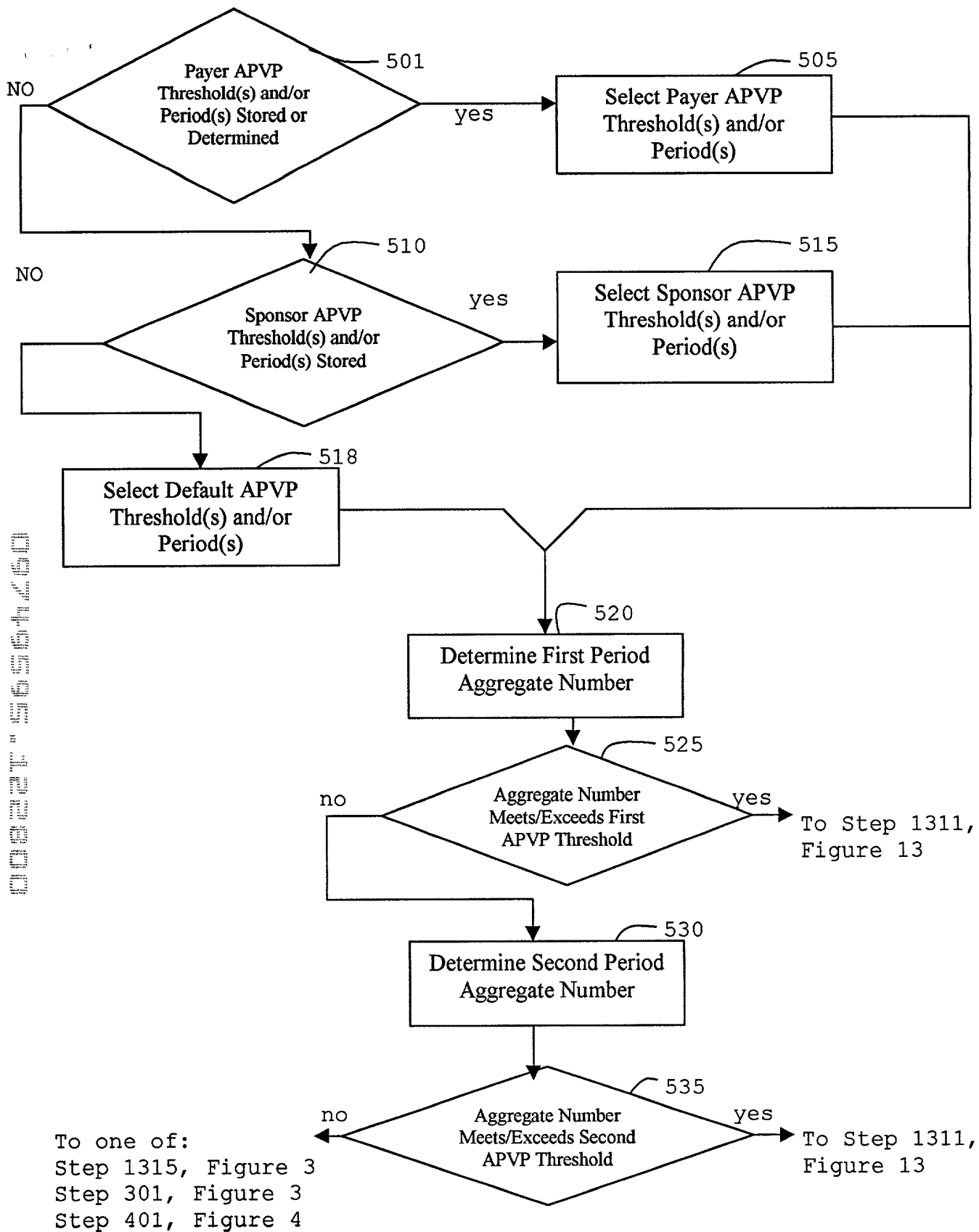


Figure 5

```

graph TD
    601{Payer SPAP hold-period Threshold(s) Stored or Determined}
    605[Determine Payer SPAP Window In Which Payment Amount Falls]
    610{Sponsor SPAP hold-period Threshold(s) Stored}
    615[Determine Sponsor SPAP Window In Which Payment Amount Falls]
    618[Determine Default SPAP Window In Which Payment Amount Falls]
    620[Select Hold-Period Corresponding To Determined Window]

    601 -- yes --> 605
    601 -- NO --> 610
    610 -- yes --> 615
    610 -- NO --> 618
    605 --> 620
    615 --> 620
    618 --> 620
    620 --> 630
  
```

Figure 6

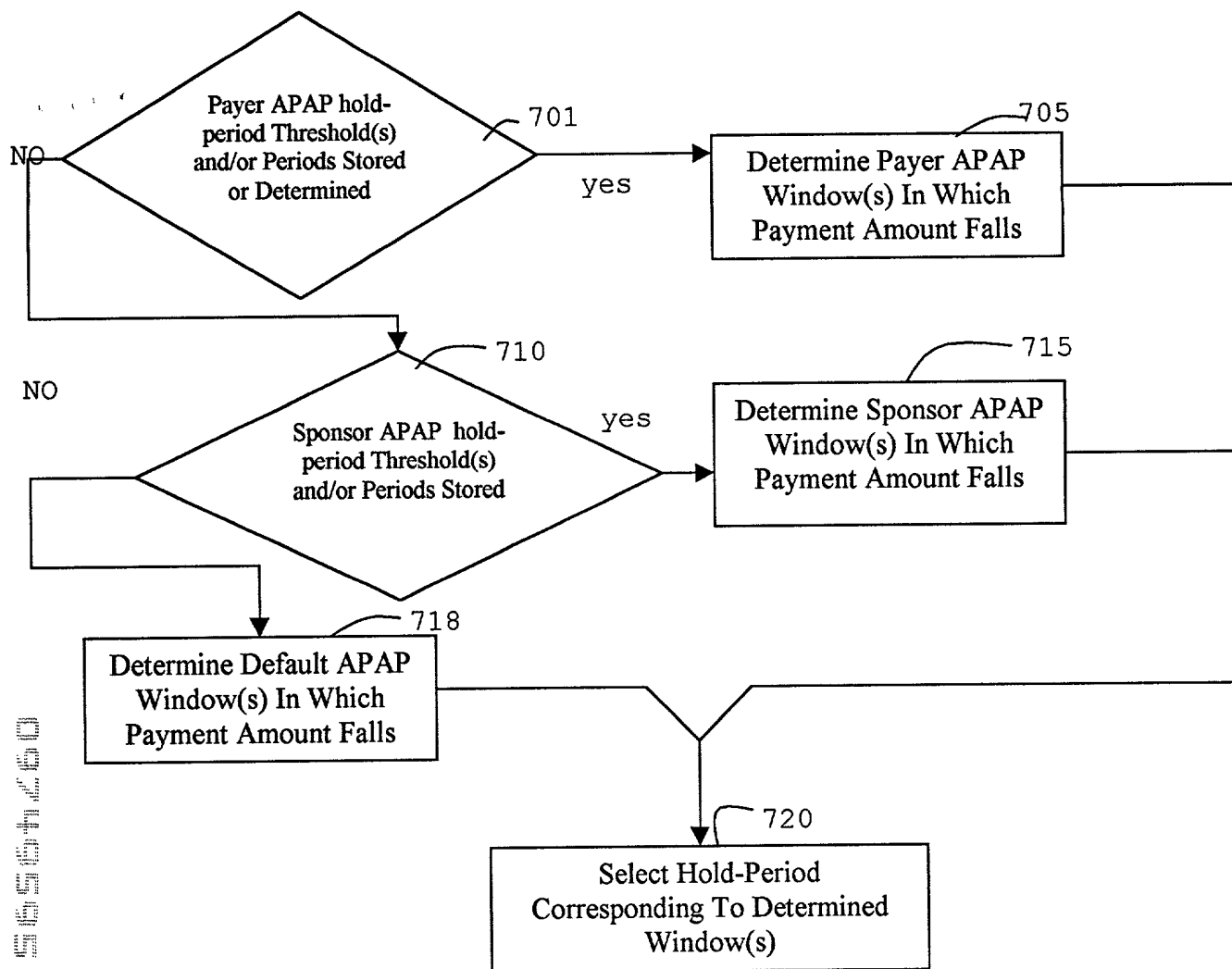


Figure 7



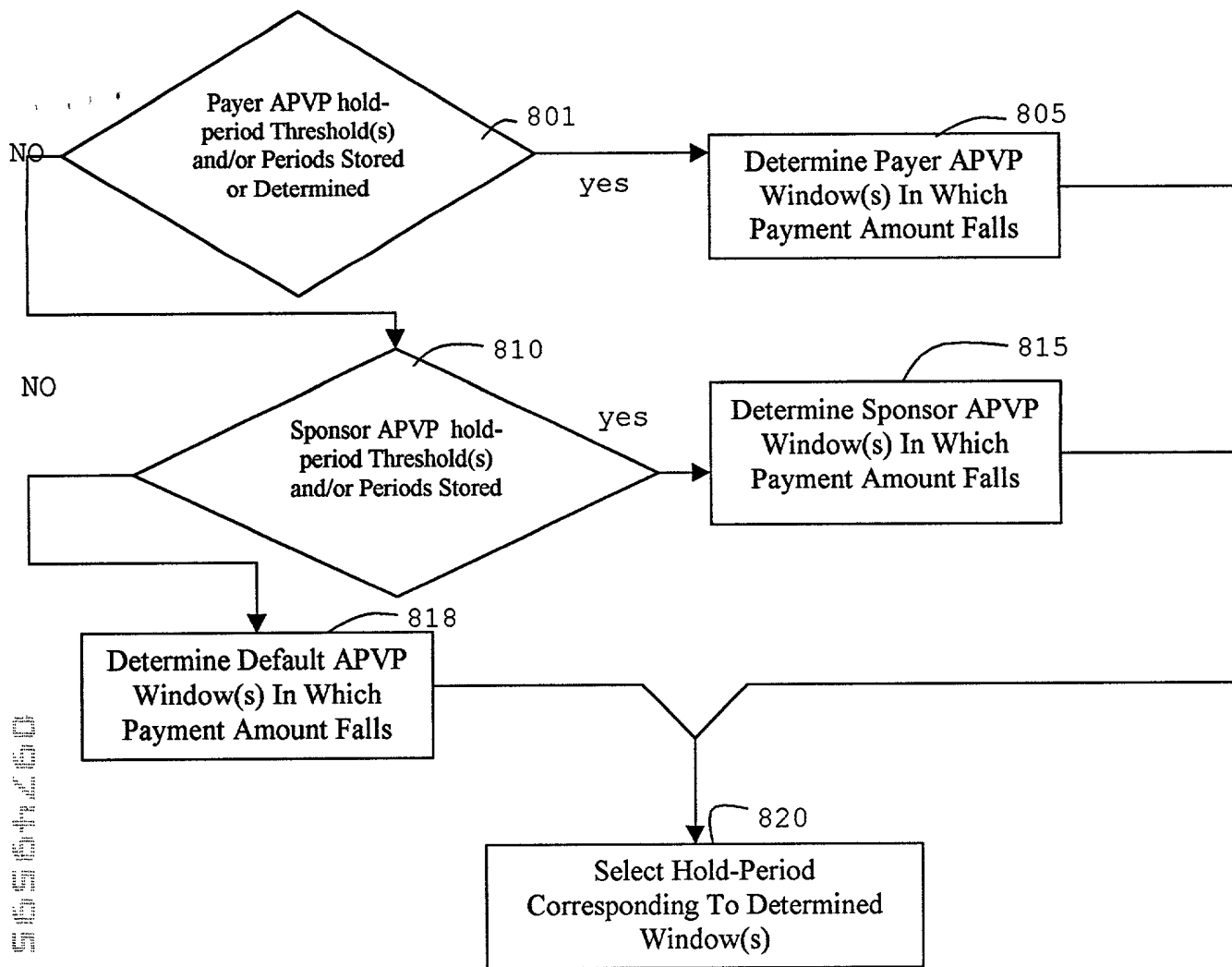


Figure 8

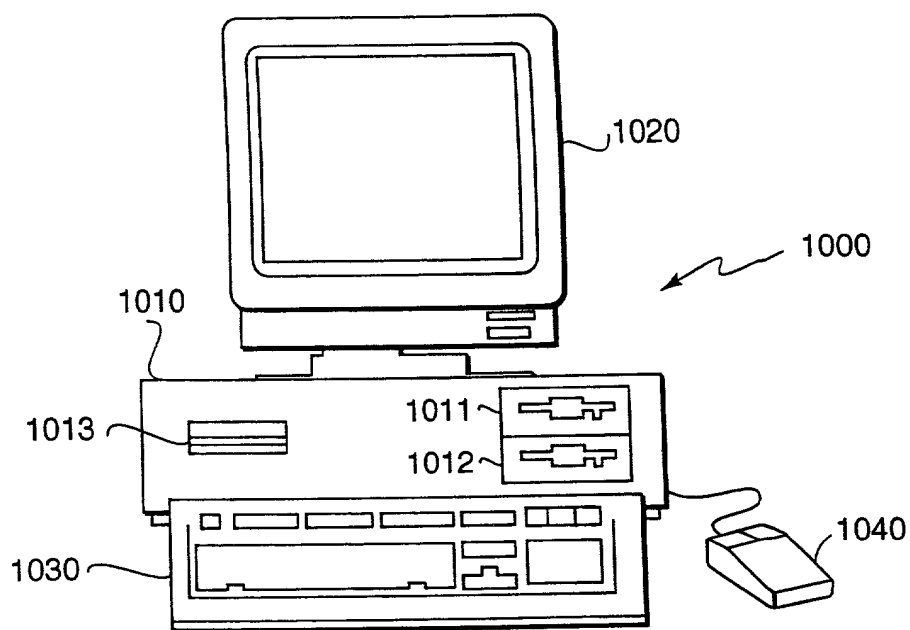


FIG. 9

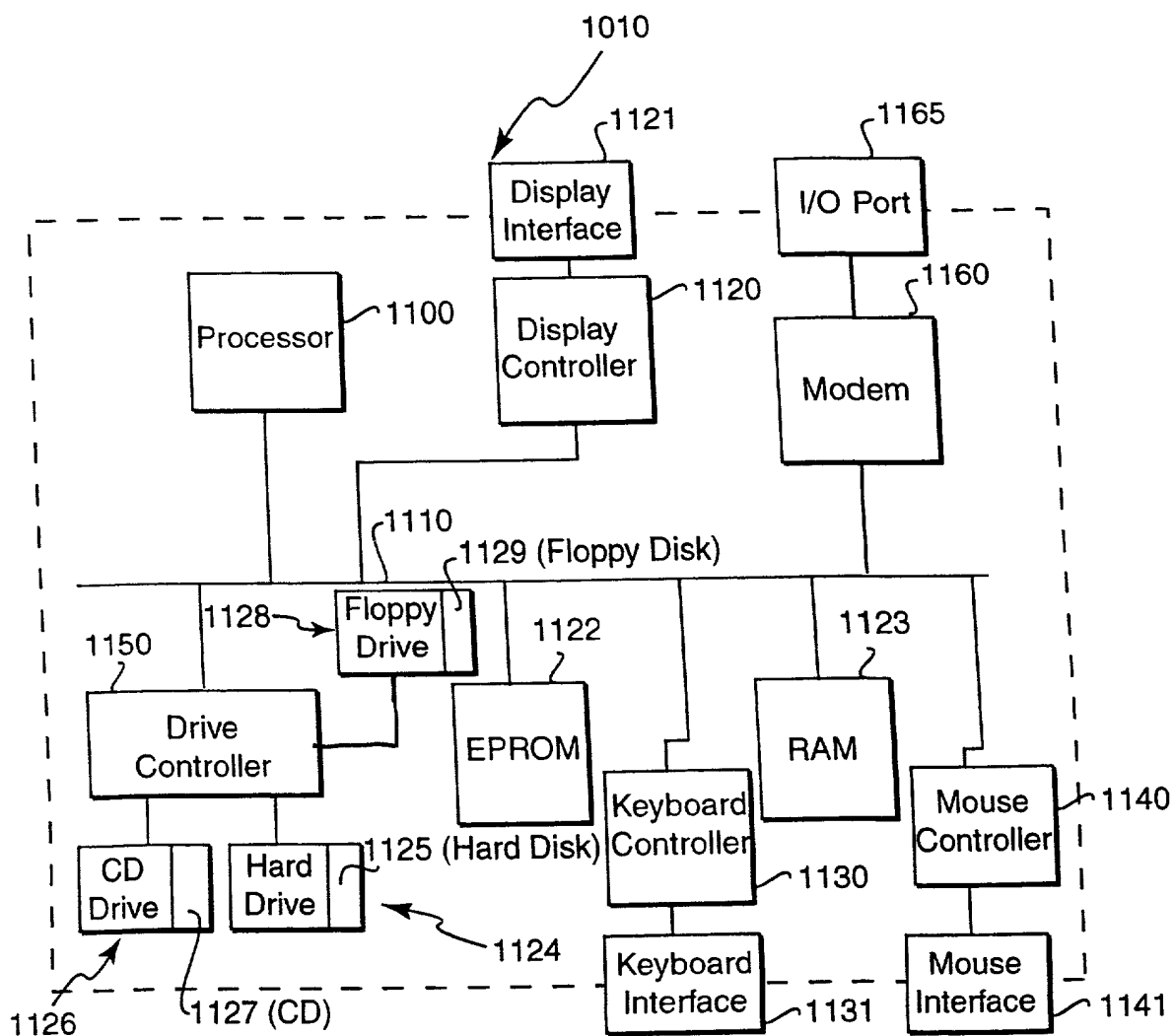
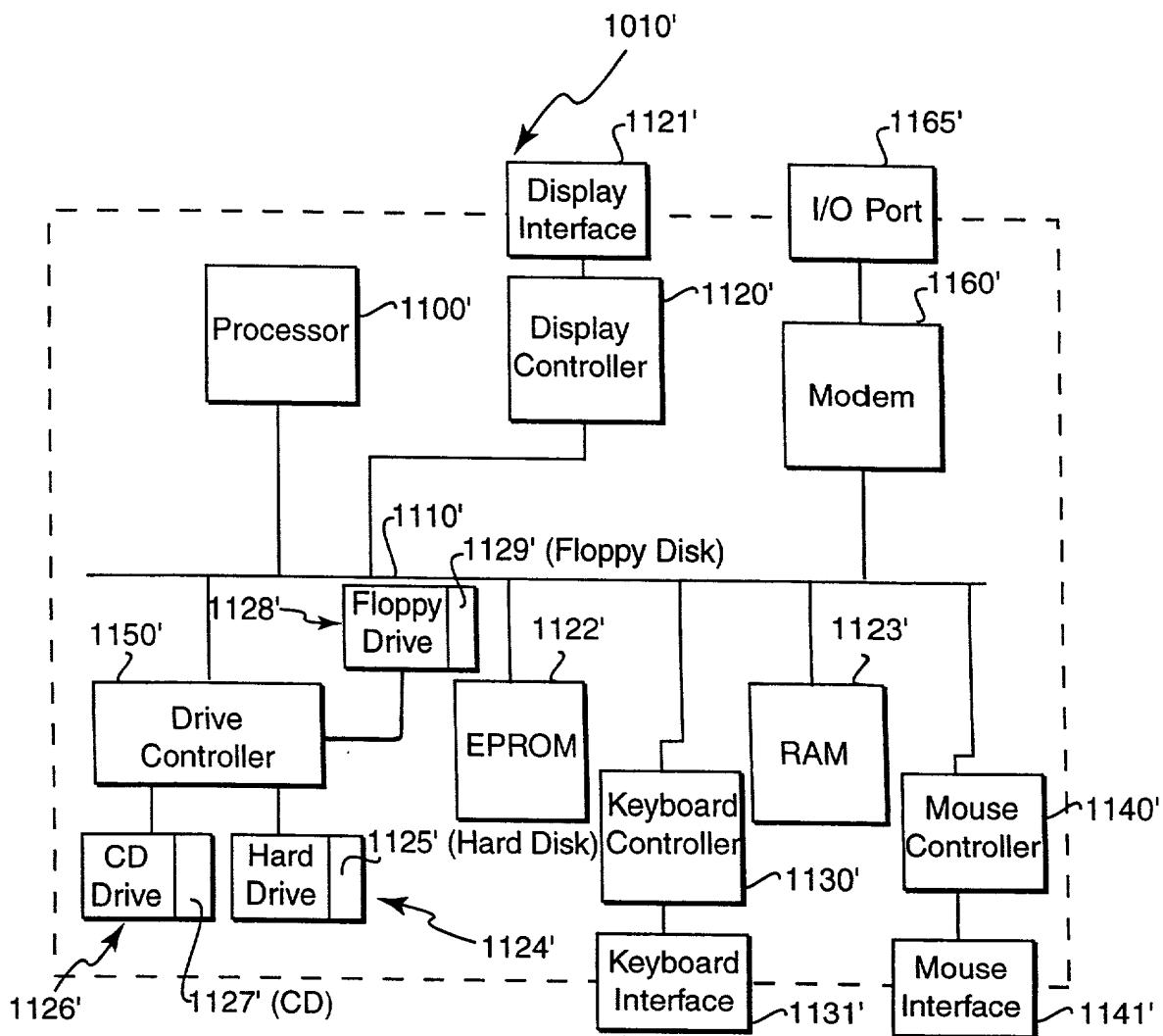
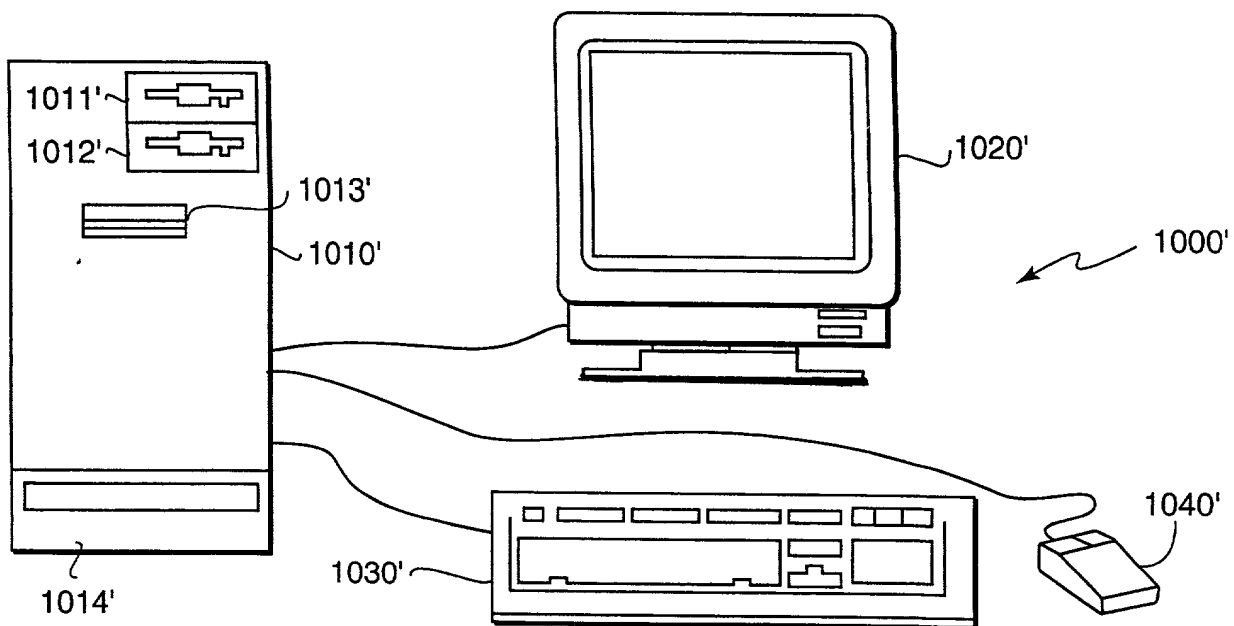


FIGURE 10

00000000 55554260



```

graph TD
    B_USER[B USER 110B]
    A_USER[A USER 110A]
    PA[PROCESSING AGENT 130]
    FI_B[F.I. B 150B]
    FI_D[F.I. D 150D]
    FI_A[F.I. A 150A]

    B_USER -- 1205 --> PA
    PA -- 1208B --> B_USER
    PA -- 1299A --> B_USER
    B_USER -- 1299B --> PA
    PA -- 1208A optional --> A_USER
    PA -- 1210 --> FI_B
    PA -- 1220 --> FI_D
    FI_B -.- "(funds)" --> FI_D
    FI_D -.- "(funds)" --> FI_A
  
```

/

```
graph TD; 1301[Provide Payment Directive To Processing Agent] --> 1305[Store Payment Directive]; 1305 --> 1310{Directive Accepted for Execution}; 1310 -- NO --> 1311[Inform User Payment Directive Not Accepted for Execution]; 1310 -- YES --> 1315[Inform User Payment Directive Accepted for Execution]; 1315 --> 1316[Initiate Debit From Payer's Account]; 1316 --> 1320[Make Payment to Payee]; 1320 --> 1325[Notify Payee of Payment (Optional)];
```

FIGURE 13

1402 Registered User	1403 unique identifier(s)	1404 password(s)	1405 account(s)	1406 financial institution(s)	1407 payment information	1408 SPAP Criteria	1409 Sponsor Relationships
John Doe	akjr49 494dkrtl	dog223 sunshine	34593-2	2 <sup>nd</sup> National	Yes	Yes	Yes
Jane Smith	kfl1	kdjkd	45993-34-A	1 <sup>st</sup> National	Yes	Yes	Yes
Donna Rice	library43	history1664	45562686	Corner Thrift	Yes	Yes	No
Chris Allen	56pking	audubon	89568-8689 784-ba-799	1 <sup>st</sup> National Main S&L	Yes	No	Yes

1401

FIGURE 14

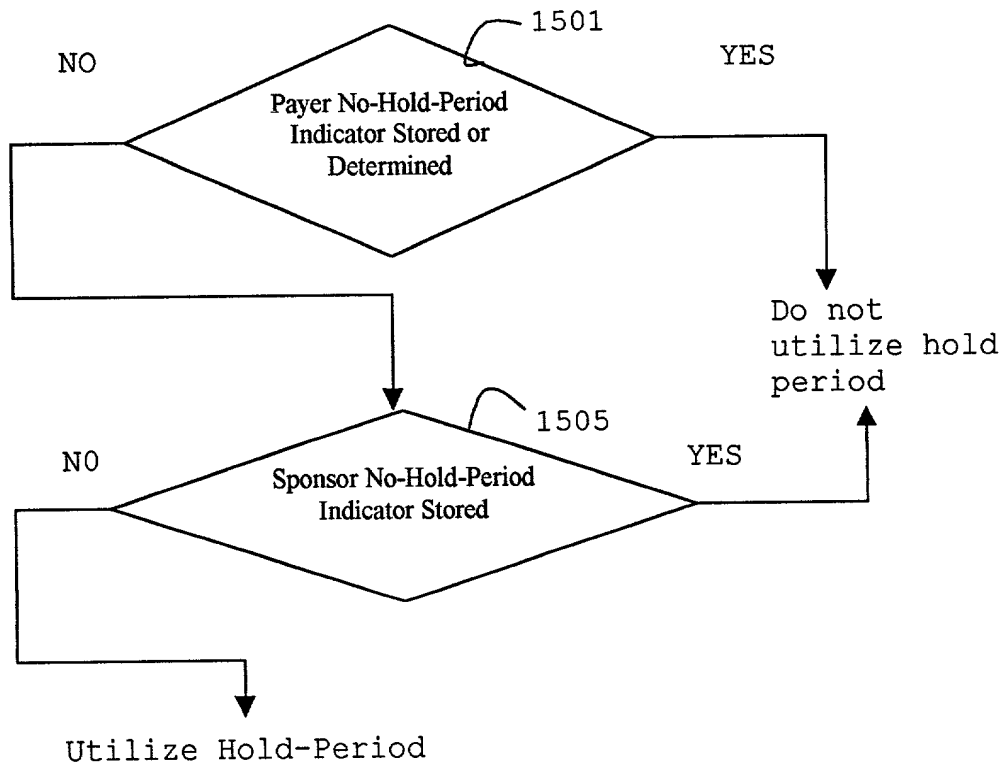


FIGURE 15